

Form dschntc

**UNITED STATES BANKRUPTCY COURT**  
*Northern District of Illinois*  
*Eastern Division*  
*219 S Dearborn*  
*7th Floor*  
*Chicago, IL 60604*

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Case No.: 16-21649  
Chapter: 13  
Judge: Donald R. Cassling

In Re:

Wanda McDaniel  
2123 Prentiss Drive  
Downers Grove, IL 60516

Social Security / Individual Taxpayer ID No.:  
xxx-xx-7149

Employer Tax ID / Other nos.:

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**Notice of Denied, Vacated, Waived, or Revoked Discharge**

On November 7, 2019 , the Court signed an order:

- ☐ Vacating the Discharge
- ☒ Denying the Discharge
- ☐ Revoking the Discharge
- ☐ Approving the Waiver of the Discharge

FOR THE COURT

Dated: November 8, 2019

Jeffrey P. Allsteadt , Clerk  
United States Bankruptcy Court

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Wanda McDaniel  
DebtorCase No. 16-21649-DRC  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: cmendozal  
Form ID: dschntcPage 1 of 2  
Total Noticed: 47

Date Rcvd: Nov 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2019.

db  
 24680723 #+Wanda McDaniel, 2123 Prentiss Drive, Downers Grove, IL 60516-5305  
 24680725 +Argon Credit, 200 W Jackson Blvd, Chicago, IL 60606-6910  
 24918811 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  
 24680727 +Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 24680728 +Ccs/bryant State Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478  
 24680729 +Celtic Bank/contfinco, 121 Continental Dr Ste 1, Newark, DE 19713-4326  
 24858145 +City of Chicago, Dept of Business Affairs, 121 N. LaSalle St., Chicago, IL 60602-1266  
 24931339 +Consumers Credit Union, 1075 Tri State Parkway #830, Gurnee, IL 60031-9182  
 24680733 +FIRST ASSOCIATES LOAN SERVICING, LLC, c/o Law Offices of Gary Holt,  
 2356 Moore Street, Suite 104, San Diego, CA 92110-3018  
 24765806 +Illinois Center for Digestive And L, 200 Fox Glenn Ct, Barrington, IL 60010-1809  
 Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc.,  
 Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  
 24680738 +Presence Health, 200 S Wacker, Chicago, IL 60606-5863  
 24680740 +St Joseph Hospital Presence, 2900 N Lake Shore Dr, Chicago, Chicago, IL 60657-6274  
 24680741 +Swedish covenant hospital, 5145 N. California Ave, Chicago, IL 60625-3687  
 24680751 +Td Bank Usa/targetcred, 3701 Wayzata Blvd, Minneapolis, MN 55416-3440  
 24849321 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 24680752 +Toyota Motor Sales, U.S.A., Inc., 19001 South Western Ave., Dept. WC11,  
 Torrance, CA 90501-1106

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24680724 +E-mail/Text: bk@avant.com Nov 09 2019 01:43:39 Avant Inc, 640 N Lasalle St,  
 Chicago, IL 60654-3731  
 24680726 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 09 2019 01:38:54  
 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  
 24843193 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 09 2019 01:36:59  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 24680730 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 09 2019 01:42:07 Comenity Bank/carsons,  
 3100 Easton Square Pl, Columbus, OH 43219-6232  
 24680731 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 09 2019 01:42:08 Comenitycapital/overst,  
 Po Box 182120, Columbus, OH 43218-2120  
 24680732 +E-mail/Text: Collections@myconsumers.org Nov 09 2019 01:42:02 Consumers Coop Cred Un,  
 2750 Washington St, Waukegan, IL 60085-4900  
 25000298 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 09 2019 01:43:04 Jefferson Capital Systems LLC,  
 Purchased From Avant, Inc, Po Box 7999, Saint Cloud Mn 56302-9617, Orig By: Webbank  
 24680734 +E-mail/Text: bncnotices@becket-lee.com Nov 09 2019 01:41:44 Kohls/capone,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 24866780 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 09 2019 01:42:32 MIDLAND FUNDING LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 24680735 +E-mail/Text: bknotices@totalcardinc.com Nov 09 2019 01:42:44 Mid America Bank & Tru,  
 5109 S Broadband Ln, Sioux Falls, SD 57108-2208  
 24900382 +E-mail/Text: bknotices@totalcardinc.com Nov 09 2019 01:42:44 Mid America Bank & Trust,  
 Total Visa, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208  
 24680736 +E-mail/PDF: pa\_dc\_claims@navient.com Nov 09 2019 01:39:08 Navient, Po Box 9500,  
 Wilkes Barre, PA 18773-9500  
 25632919 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 09 2019 01:37:03  
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
 25048706 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 09 2019 01:37:59  
 Portfolio Recovery Associates, LLC, Successor to BARCLAYS BANK DELAWARE, (BARCLAYCARD),  
 POB 41067, Norfolk, VA 23541  
 24860534 E-mail/Text: bnc-quantum@quantum3group.com Nov 09 2019 01:42:24  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 24807654 E-mail/Text: bnc-quantum@quantum3group.com Nov 09 2019 01:42:24  
 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
 Kirkland, WA 98083-0788  
 24713474 E-mail/PDF: cbp@onemainfinancial.com Nov 09 2019 01:36:56 SPRINGLEAF FINANCIAL SERVICES,  
 P.O. BOX 3251, EVANSVILLE, IN 47731-3251  
 24680739 E-mail/PDF: cbp@onemainfinancial.com Nov 09 2019 01:38:50 Springleaf Financial S,  
 969 S Elmhurst Rd, Des Plaines, IL 60016  
 24757499 +E-mail/Text: merle@sirfinance.com Nov 09 2019 01:43:58 Sir Finance Corp,  
 6140 N Lincoln Ave, Chicago, IL 60659-2318  
 24680742 +E-mail/PDF: gecsedirecoverycorp.com Nov 09 2019 01:38:48 Synch/carcare One,  
 C/o Po Box 965036, Orlando, FL 32896-0001  
 24680743 +E-mail/PDF: gecsedirecoverycorp.com Nov 09 2019 01:36:54 Synch/hh Gregg,  
 C/o Po Box 965036, Orlando, FL 32896-0001  
 24680744 +E-mail/PDF: gecsedirecoverycorp.com Nov 09 2019 01:38:49 Synch/old Navy, Po Box 965005,  
 Orlando, FL 32896-5005  
 24680745 +E-mail/PDF: gecsedirecoverycorp.com Nov 09 2019 01:38:49 Synch/qvc, Po Box 965005,  
 Orlando, FL 32896-5005  
 24680746 +E-mail/PDF: gecsedirecoverycorp.com Nov 09 2019 01:38:48 Synch/sams Club, Po Box 965005,  
 Orlando, FL 32896-5005  
 24680747 +E-mail/PDF: gecsedirecoverycorp.com Nov 09 2019 01:36:54 Synch/sync Bank Luxury,  
 950 Forrer Blvd, Kettering, OH 45420-1469

District/off: 0752-1

User: cmendozal  
Form ID: dschntc

Page 2 of 2  
Total Noticed: 47

Date Rcvd: Nov 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

24680748	+E-mail/PDF: gecsedirecoverycorp.com Nov 09 2019 01:36:54	Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
24680749	+E-mail/PDF: gecsedirecoverycorp.com Nov 09 2019 01:36:55	Syncb/value City Furni, 950 Forrer Blvd, Kettering, OH 45420-1469
24680750	E-mail/PDF: gecsedirecoverycorp.com Nov 09 2019 01:38:49	Syncb/walmart, Po Box 965024, El Paso, TX 79998
25036482	+E-mail/Text: bncmail@w-legal.com Nov 09 2019 01:42:57	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
26585902	E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Nov 09 2019 01:41:35	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

24680737*	+Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
24680753	##+Turner Acceptance Crp, 5900 W Howard St, Skokie, IL 60077-2627

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2019 at the address(es) listed below:

David H Cutler	on behalf of Debtor 1 Wanda McDaniel cutlerfilings@gmail.com,
r48280@notify.bestcase.com	
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Tom Vaughn	ecf@tvchl3.net, ecfchi@gmail.com

TOTAL: 3